

A M E N D M E N T S T O T H E S P E C I F I C A T I O N

Please **REPLACE** the **SECTION** entitled "CROSS-REFERENCE TO RELATED APPLICATIONS" starting at page 1, line 5 with the following **REPLACEMENT SECTION** as follows:

The following ~~commonly owned, co-pending~~ U.S. Patent A[[a]]pplications[[,]]:

U.S. Patent Application Serial No. 08/883,308, entitled "SYSTEM AND METHOD FOR ESTABLISHING AND EXECUTING FUNCTIONS TO AFFECT CREDIT CARD ACCOUNTS AND TRANSACTIONS ", filed June 26, 1997[[,]] and issued as U.S. Patent No. 5,945,653 on August 31, 1999 and U.S. Patent Application Serial No. _____, Attorney Docket No. WD2-97-134, No. 09/036,131 entitled "METHOD AND SYSTEM FOR CONTROLLING AUTHORIZATION OF CREDIT CARD TRANSACTIONS", filed March 6, 1998 and issued as U.S. Patent No. 5,999,596 on December 7, 1999, are incorporated by reference herein as part of the present disclosure.